



The Digital Care Package for Small Producers

CARE Burundi and AUXFIN

Introduction

It has been 8 months since the partnership between CARE Burundi and AUXFIN was launched, introducing AUXFIN's flagship products under the Universal Methods of Value Access (UMVA) platform.

What's the innovation?

AUXFIN is a social enterprise that aims to provide financial and non-financial solutions accessible to all, including vulnerable populations with low literacy, limited access to the internet and electricity, and limited experience with mobile phones and other technologies. UMVA is a platform that facilitates financial transactions of any value. The UMVA-based solution allows small producers to access basic financial services such as trading accounts, savings, microcredits, payments, and transfers. These products were specifically designed to cater to the unique needs of VSLA groups. A pilot project involving a limited number of VSLAs was initiated in Burundi to test and learn from the platform before scaling it.

The UMVA platform offers customized tools to address key challenges faced by farmers in Burundi. It includes the UMVA VSLA app, which serves as a digital ledger for group meetings and records transactions during the savings and lending process. It also includes the "Agricoach" app that guides farmers through the agricultural journey, providing weather patterns for optimal planting seasons and advising on cultivation practices to meet market demands. It also connects farmers to UMVA's distribution network for fertilizers and seeds. Additionally, the UMVA Finance Coach app connects farmers to micro finances, provides knowledge on food security and nutrition, and facilitates peer-to-peer networking for story-sharing and idea exchange.

What did we learn?

To inform the design of the Digital CARE Package in Burundi, a field visit in the South-west of Burundi highlighted the following regarding user experience:

1. **Overcoming the fear of technology takes time:** Among the three VSLAs visited, only one was able to utilize the tablet beyond recording savings. Building confidence and ownership of technology among farmers is crucial for their active participation in the digital transformation process.
2. **Leaving behind a significant number of target groups:** While there was interest from all VSLA members, only a few individuals (3-4 out of 30) were able to use the digital tools effectively. Ensuring knowledge transfer within groups and providing equal access to digital tools are essential for promoting equality and inclusion.
3. **Establishing trust:** Farmers' previous negative experiences, such as losing funds with micro finances, can impact their willingness to adopt new solutions. Engaging in discussions about trust and addressing data protection and privacy concerns are essential for building farmers' trust in digital tools.
4. **Influence of myths and beliefs:** Farmers' beliefs and myths can significantly impact the adoption of technology. Though the project distributed solar power banks, existing beliefs limit usage by the communities. Employing human-centered design approaches and understanding farmers' perspectives through empathy mapping is crucial for successful implementation.
5. **Compliance and farmers' rights:** Implementing partners must be accountable to the government for the content viewed on the tablets. However, ensuring farmers' right to access information is equally important. Implementing internet safety measures and educating farmers about online security can help strike a balance.

6. **Weather forecast and mobile money as a good start:** The weather forecast feature and mobile money service were well-received by farmers. Regularly using the weather forecast for planning and leveraging group gatherings for discussing agricultural techniques and business opportunities through mobile money services was appreciated.

What's next?

Moving forward, several issues need to be addressed for the successful implementation of digital solutions among VSLA groups in Burundi:

1. **Increasing access to technology**, including devices and internet connectivity, particularly in rural areas.
2. **Bridging the digital literacy and skills gap** among farmers through training and ongoing support programs.
3. **Ensuring the sustainability and maintenance of digital tools**, including resources, technical support, and partnerships.
4. **Designing culturally sensitive tools** and addressing language barriers to enhance usability.
5. **Implementing robust data management and security practices** while respecting farmers' privacy and compliance.
6. **Exploring viable business models** and securing funding for long-term financial sustainability.
7. **Seamless integration of digital tools** with existing agricultural and financial systems, involving collaboration with relevant stakeholders.
8. **Establishing feedback mechanisms** and iterative improvements based on user experiences.

By addressing these issues, the Digital CARE Package can effectively promote agricultural productivity, financial inclusion, and empowerment among VSLA groups in Burundi.

Do you have some insight to share as we move this forward? Please reach out to Ninon.Ndayikengurukiye@care.org and Eric.Kaduru@care.org.

CARE10x is bringing best-in-class innovations to our global network of smallholder producers. We are partnering with social enterprises—a growing source of innovative solutions to today's most pressing global development challenges. These social enterprises often struggle to access the networks, resources, and technical expertise necessary to scale their solutions to 'last mile' communities where their solutions are most needed. CARE is uniquely positioned to address this challenge. By leveraging CARE's last mile access in 100+ countries, technical expertise in gender-transformative humanitarian and development assistance, and global reputation for excellence, we are helping proven social enterprises tackle global problems at scale.

For further information contact Christabell.Makokha@care.org and Anita.Akella@care.org